

EXHIBIT E



CREDIT REPORT

MICHELLE BURNS

Report Confirmation

9537679445

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Feb 06, 2019
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	9 Years
Length of Credit History	18 Years, 4 Months
Accounts with Negative Information	4
Oldest Account	CAPITAL ONE BANK USA NA (Opened Oct 30, 2000)
Most Recent Account	AVANT (Opened Jun 07, 2018)

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	3	3	\$1,817	\$1,033	\$2,850	64.0%	\$65
Mortgage	2	2	\$245,299	\$31,121	\$276,420	89.0%	\$1,952
Installment	4	4	\$57,426	\$29,308	\$86,734	66.0%	\$2,008
Other							
Total	9	9	\$304,542	\$61,462	\$366,004	83.0%	\$4,025

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	7 Items Found
Inquiries	30 Inquiries Found
Most Recent Inquiry	CREDIT KARMA, INC Feb 06, 2019
Public Records	0 Records Found
Collections	0 Collections Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 CAPITAL ONE BANK USA NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$679
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	91%
Available Credit	\$750		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$461	\$433		\$466	\$439		\$465		\$411	\$536	
2018	\$479	\$453	\$425	\$398	\$708		\$663	\$9	\$409		\$728	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$25	\$25		\$25	\$25		\$25		\$25	\$25	
2018	\$25	\$25	\$25	\$25	\$25		\$25	\$9	\$25		\$25	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$613	\$613		\$613	\$613		\$613		\$613	\$613	
2018	\$613	\$613	\$613	\$613	\$734		\$734	\$734	\$734		\$734	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$500	\$500		\$500	\$500		\$500		\$500	\$500	
2018	\$500	\$500	\$750	\$750	\$750		\$750	\$750	\$750		\$750	
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$734	Owner	INDIVIDUAL
Credit Limit	\$750	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$679	Date Opened	Nov 01, 2001
Amount Past Due		Date Reported	Jan 23, 2019
Actual Payment Amount		Date of Last Payment	Jan 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

2.2 CAPITAL ONE BANK USA NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$595
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	43%
Available Credit	\$1,400		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$391	\$384	\$391	\$384	\$377	\$369	\$362	\$387	\$380	\$373	\$365
2018	\$358	\$350	\$342	\$315	\$307	\$384	\$377	\$4	\$7	\$401		\$359
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
2018	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$4	\$7	\$15		\$15
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613
2018	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613	\$613		\$613
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
2018	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400		\$400
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$613	Owner	INDIVIDUAL
Credit Limit	\$1,400	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$595	Date Opened	Oct 30, 2000
Amount Past Due		Date Reported	Jan 08, 2019
Actual Payment Amount		Date of Last Payment	Jan 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$15
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
PO BOX 85015
RICHMOND, VA 23285-5075
1-800-955-7070

2.3 CAPITAL ONE BANK USA NA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$543
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	78%
Available Credit	\$700		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$673	\$650	\$678	\$656	\$656	\$633	\$611	\$588	\$659	\$637	\$678
2018	\$656	\$634	\$610	\$588	\$626	\$661	\$639	\$5	\$4	\$4	\$4	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
2018	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$5	\$4	\$4	\$4	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897
2018	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	\$897	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700
2018	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2013	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2012	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate ⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$897	Owner	INDIVIDUAL
Credit Limit	\$700	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$543	Date Opened	Jan 07, 2002
Amount Past Due		Date Reported	Jan 08, 2019
Actual Payment Amount		Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$25
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency			

Comments

Contact

CAPITAL ONE BANK USA NA
 PO BOX 85015
 RICHMOND, VA 23285-5075
 1-800-955-7070

2.4 CREDIT ONE BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number		Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit	\$300		

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$9	\$27										
2018												
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$9	\$17										
2018												
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2017 \$245

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$292	\$292										
2018												
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$300	\$300										
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		C										
2018												
2019												

Comments 1

Date	Comment
01/2017	Account closed at consumer's request

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		
CO Charge-Off	B Included in Bankruptcy			R Repossession			TN Too New to Rate			⊗ No Data Available		

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$292	Owner	UNDESIGNATED
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$0	Date Opened	Oct 05, 2015
Amount Past Due		Date Reported	Aug 23, 2017
Actual Payment Amount		Date of Last Payment	Mar 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	22	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	Feb 01, 2017
Date of First Delinquency			

Comments

Account closed at consumer's request

Contact

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113
1-877-825-3242

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

3.1 MIDLAND MORTGAGE, A DIVISION OF

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 93	Reported Balance	\$210,231
Account Status	NOT_MORE_THAN_THREE_PAYMENTS_PAST_DUE	Debt-to-Credit Ratio	91%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$216,578	\$216,324	\$215,969	\$215,663	\$216,610		\$216,275	\$215,915	\$213,323		\$211,890
2018		\$211,207	\$210,863	\$210,519	\$210,173	\$211,146		\$210,924			\$210,588	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$1,568	\$1,549	\$1,549	\$1,549	\$1,549		\$1,549	\$1,549	\$1,549		\$1,549
2018		\$1,549	\$1,603	\$1,603	\$1,603	\$1,603		\$1,603			\$1,603	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$1,568	\$1,549	\$1,549	\$1,549		\$1,549	\$1,549	\$3,765		\$1,549	
2018		\$1,549	\$1,604	\$1,604	\$1,604		\$833			\$1,604		
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$231,420	\$231,420	\$231,420	\$231,420	\$231,420		\$231,420	\$231,420	\$231,420		\$231,420
2018		\$231,420	\$231,420	\$231,420	\$231,420	\$231,420		\$231,420			\$231,420	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$1,672		\$1,672	\$1,672							
2018		\$1,728		\$3,332			\$3,332					
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
02/2017	Loan modified under a federal government plan

Date	Comment
03/2017	Loan modified under a federal government plan
04/2017	Loan modified under a federal government plan
05/2017	Loan modified under a federal government plan
06/2017	Loan modified under a federal government plan
08/2017	Loan modified under a federal government plan
09/2017	Loan modified under a federal government plan
10/2017	Loan modified under a federal government plan
12/2017	Loan modified under a federal government plan
02/2018	Loan modified under a federal government plan
03/2018	Loan modified under a federal government plan
04/2018	Loan modified under a federal government plan
05/2018	Loan modified under a federal government plan
06/2018	Loan modified under a federal government plan
08/2018	Loan modified under a federal government plan
11/2018	Loan modified under a federal government plan

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	30	✓	30	60	60	⊗⊗⊗
2017	✓	✓	✓	✓	✓	✓	30	30	30	✓	✓	✓
2016	30	30	✓	✓	✓	✓	60	✓	30	60	✓	✓
2015	⊗⊗⊗	30	60	60	60	60	30	30	60	60	⊗⊗⊗	⊗⊗⊗
2014	⊗⊗⊗	30	30	30	30	60	60	60	90	⊗⊗⊗	30	60
2013	60	60	60	30	30	30	⊗⊗⊗	30	30	⊗⊗⊗	30	30
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	60	90	60	90	30	30	30
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$231,420	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	36
Balance	\$210,231	Date Opened	Oct 05, 2007
Amount Past Due	\$3,352	Date Reported	Dec 31, 2018
Actual Payment Amount	\$1,604	Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$1,603
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Federal Housing Administration Real Estate Mortgage	Date Closed	
Date of First Delinquency	Sep 01, 2018		

Comments

Loan modified under a federal government plan

Contact

MIDLAND MORTGAGE, A DIVISION O
PO BOX 268959
F MIDFIRST BANK
OKLAHOMA CITY, OK 73126-8959
1-800-654-4566

3.2 BAYVIEW LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxx 4655	Reported Balance	\$35,068
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	78%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$38,290	\$33,557	\$32,410		\$31,859		\$36,073					
2018	\$35,762	\$35,681	\$35,518		\$35,354		\$36,109			\$35,621	\$35,345	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$551	\$551	\$551		\$551		\$281					
2018	\$281	\$281	\$281		\$281		\$286			\$349	\$349	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018	\$281	\$281	\$281					\$349				
2019												

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$45,000	\$45,000	\$45,000		\$45,000		\$45,000					
2018	\$45,000	\$45,000	\$45,000		\$45,000		\$45,000			\$45,000	\$45,000	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	\$5,577											
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
01/2017	Paying under a partial payment agreement
02/2017	Paying under a partial payment agreement
03/2017	Paying under a partial payment agreement

Date	Comment
05/2017	Paying under a partial payment agreement
07/2017	Loan modified under a federal government plan
01/2018	Loan modified under a federal government plan
02/2018	Loan modified under a federal government plan
03/2018	Loan modified under a federal government plan
05/2018	Loan modified under a federal government plan
07/2018	Loan modified under a federal government plan
10/2018	Loan modified under a federal government plan
11/2018	Loan modified under a federal government plan

Comments 2

Date	Comment
01/2017	Variable/adjustable rate
02/2017	Variable/adjustable rate
03/2017	Variable/adjustable rate
05/2017	Variable/adjustable rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	120	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	60	90	120	150	180	180	120	120	90	120	90	90
2015	60	60	90	120	90	90	30	30	30	✓	✓	30
2014	30	⊗⊗⊗	30	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	30	60	30	30	60
2013	90	120	120	120	120	120	30	30	60	60	⊗⊗⊗	30
2012	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	⊗⊗⊗	30	60	90	60	90
✓ Paid on Time	30 30 Days Past Due			60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due		
150 150 Days Past Due	180 180 Days Past Due			V Voluntary Surrender			F Foreclosure			C Collection Account		

CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$45,000	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	MORTGAGE
Terms Frequency	MONTHLY	Term Duration	24
Balance	\$35,068	Date Opened	Dec 27, 2001
Amount Past Due		Date Reported	Jan 06, 2019
Actual Payment Amount	\$349	Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$349
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	\$5,552
Loan Type	Conventional Real Estate Mortgage	Date Closed	
Date of First Delinquency			

Comments

Loan modified under a federal government plan

Contact

BAYVIEW LOAN SERVICING
2601 S BAYSHORE DR 4TH FL
MIAMI, FL 33133
1-305-341-3654

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 FMC-OMAHA SERVICE CTR

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxx 52	Reported Balance	\$35,132
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	80%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$44,201		\$43,692	\$43,222	\$42,260			\$40,795	\$40,292	
2018	\$39,296		\$38,763	\$38,254	\$37,698		\$36,983	\$36,759			\$35,381	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$798		\$798	\$798	\$798			\$798	\$798	
2018	\$798		\$798	\$798	\$798		\$798	\$798			\$798	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017				\$798	\$798			\$798				
2018		\$800	\$800	\$850				\$1,648				
2019												

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017			\$44,143		\$44,143	\$44,143	\$44,143			\$44,143	\$44,143	
2018	\$44,143		\$44,143	\$44,143	\$44,143		\$44,143	\$44,143			\$44,143	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018			\$787	\$1,584								
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Comments 1

Date	Comment
03/2017	Fixed rate

Date	Comment
05/2017	Fixed rate
06/2017	Fixed rate
07/2017	Fixed rate
10/2017	Fixed rate
11/2017	Fixed rate
01/2018	Fixed rate
03/2018	Fixed rate
04/2018	Fixed rate
05/2018	Fixed rate
07/2018	Fixed rate
08/2018	Fixed rate
11/2018	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	30	30	60	✓	✓
2017	⊠	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due				
150 150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account				
CO Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	⊠	No Data Available				

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$44,143	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$35,132	Date Opened	Feb 10, 2017

Amount Past Due		Date Reported	Jan 28, 2019
Actual Payment Amount	\$798	Date of Last Payment	Jan 01, 2019
Date of Last Activity		Scheduled Payment Amount	\$798
Months Reviewed	23	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Fixed rate

Contact

FMC-OMAHA SERVICE CTR
P.O.BOX 542000
OMAHA, NE 68154
1-800-727-7000

4.2 AVANT

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxx 68	Reported Balance	\$12,928
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	90%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018							\$14,371	\$14,099	\$13,811	\$13,526	\$13,226	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018							\$581	\$581	\$581	\$581	\$581	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017													
2018							\$581	\$581	\$581	\$581	\$581		
2019													

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018							\$14,400	\$14,400	\$14,400	\$14,400	\$14,400	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												


Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	✓	✓	✓	✓	✓	XXXX

✓ Paid on Time **30** 30 Days Past Due **60** 60 Days Past Due **90** 90 Days Past Due **120** 120 Days Past Due
150 150 Days Past Due **180** 180 Days Past Due **V** Voluntary Surrender **F** Foreclosure **C** Collection Account
CO Charge-Off **B** Included in Bankruptcy **R** Repossession **TN** Too New to Rate  No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$14,400	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	3
Balance	\$12,928	Date Opened	Jun 07, 2018
Amount Past Due		Date Reported	Dec 31, 2018
Actual Payment Amount	\$581	Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$581
Months Reviewed	5	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Unsecured	Date Closed	
Date of First Delinquency			

Comments

Contact

AVANT
 SUITE 1700
 CHICAGO, IL 60601
 1-800-712-5407

4.3 SANTANDER CONSUMER USA

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 1000	Reported Balance	\$1,027
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	8%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$6,327		\$6,097	\$5,866	\$5,629	\$5,391	\$5,149	\$4,900	\$4,649	\$4,393	\$4,134
2018	\$3,871	\$3,559	\$3,270	\$3,089		\$2,807	\$2,523	\$2,229	\$1,940	\$1,672		
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$326		\$326	\$326	\$326	\$326	\$326	\$326	\$326	\$326	\$326
2018	\$326	\$326	\$326	\$326		\$326	\$326	\$326	\$326	\$326		
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017			\$326	\$326	\$326	\$326	\$326	\$326	\$326	\$326	\$326
2018	\$326	\$375	\$705		\$333	\$332	\$332	\$326			
2019											

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$12,430		\$12,430	\$12,430	\$12,430	\$12,430	\$12,430	\$12,430	\$12,430	\$12,430	\$12,430
2018	\$12,430	\$12,430	\$12,430	\$12,430		\$12,430	\$12,430	\$12,430	\$12,430	\$12,430		
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018		\$339										
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	⊗⊗⊗

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$12,430	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	6
Balance	\$1,027	Date Opened	Feb 10, 2014
Amount Past Due		Date Reported	Dec 31, 2018
Actual Payment Amount	\$665	Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$326
Months Reviewed	58	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

SANTANDER CONSUMER USA
8585 N STEMMONS FWY STE 1100-N
DALLAS, TX 75247
1-800-861-6743

4.4 WELLS FARGO DLR SVC/WACH DLS

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 8955	Reported Balance	\$8,339
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	53%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$12,771	\$12,580	\$12,399	\$12,212	\$12,027	\$11,837	\$11,648	\$11,458	\$11,262	\$11,068	\$10,869
2018	\$10,671	\$10,471	\$10,259	\$10,055	\$9,846	\$9,639	\$9,426	\$9,214	\$9,000	\$8,781	\$8,562	
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303
2018	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761
2018	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	\$15,761	
2019												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗⊗⊗

2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$15,761	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	7
Balance	\$8,339	Date Opened	Aug 27, 2015
Amount Past Due		Date Reported	Dec 31, 2018
Actual Payment Amount		Date of Last Payment	Dec 01, 2018
Date of Last Activity		Scheduled Payment Amount	\$303
Months Reviewed	39	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency			

Comments

Contact

WELLS FARGO DLR SVC/WACH DLS
P.O.BOX 1697
CREDIT BUREAU DISPUTES
WINTERVILLE, NC 28590

4.5 ONEMAIN (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0328	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio	0%
Available Credit			

Account History

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$3,493	\$3,293									
2018												
2019												

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017												
2018												
2019												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017		\$178	\$178									
2018												
2019												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017 \$200

2018

2019

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017 \$8,544 \$8,544

2018

2019

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

2018

2019

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

2018

2019

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017

2018

2019

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
------	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017 ✓ ✓ ✓ ✓ ☒ ☒ ☒ ☒ ☒ ☒ ☒ ☒

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	⊗	✓
2015	⊗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗	⊗

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$8,544	Owner	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	4
Balance	\$0	Date Opened	Oct 23, 2014
Amount Past Due		Date Reported	May 31, 2017
Actual Payment Amount	\$200	Date of Last Payment	May 01, 2017
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	31	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	May 01, 2017
Date of First Delinquency			

Comments

Contact

ONEMAIN
100 INTERNATIONAL DRIVE
15TH FLOOR
BALTIMORE, MD 21202
1-844-298-9773

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

6. Consumer Statements

Consumer Statements are explanations of up to 100 words (200 words if you live in Maine) you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	MICHELLE BURNS
Formerly known as	MICHELE M BURNS MICHELE M MCCARTHY
Social Security Number	xxxxx 4511
Age or Date of Birth	Feb 27, 1969

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
1605 BRENT RD ORELAND, PA 19075	Current	Feb 06, 2019
8 HILLCREST RD PHILADELPHIA, PA 19118	Former	Mar 06, 2010
309 E 9TH AVE CONSHOHOCKEN, PA 19428	Former	Mar 06, 2010

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation	Start Date	Status	Address
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MICHAEL J BURNS
CONTRACT

Current

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
May 09, 2018	US DEPARTMENT OF EDUCATION 225 OLD FALLS ST NIAGARA FALLS, NY 14303 1-800-557-7394	
Jun 27, 2017	US DEPARTMENT OF EDUCATION 225 OLD FALLS ST NIAGARA FALLS, NY 14303 1-800-557-7394	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Description
Feb 06, 2019	CREDIT KARMA, INC	Direct to Consumer Report
Jan 25, 2019	PLYMOUTH ROCK MANAGEMENT	Promotional Inquiry
Jan 21, 2019	PROGRESSIVE INSURANCE	Promotional Inquiry
Jan 01, 2019	CAPITAL ONE	Account Review Inquiry
Nov 20, 2018	FORTIVA	Promotional Inquiry
Nov 16, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
Nov 06, 2018	COMENITY CAPITAL BANK	Account Review Inquiry
Nov 03, 2018	ONEMAIN	Promotional Inquiry
Oct 26, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
Oct 15, 2018	MARINER FINANCE	Promotional Inquiry

Sep 20, 2018	DOLLAR	Credit Report
Sep 19, 2018	COMENITYCAPITAL/ULTA	Online Promotion
Sep 11, 2018	COMENITYCAPITAL/ULTA	Promotional Inquiry
Aug 28, 2018	COMENITYCAPITAL/LUCKY	Promotional Inquiry
Aug 22, 2018	OPENROAD LENDING	Promotional Inquiry
Aug 18, 2018	ONEMAIN	Promotional Inquiry
Aug 07, 2018	CREDIT KARMA, INC	Direct to Consumer Report
Jul 24, 2018	CITI CARDS CBNA	Promotional Inquiry
Jun 26, 2018	MARINER FINANCE	Promotional Inquiry
Jun 09, 2018	ONEMAIN	Promotional Inquiry
May 25, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
May 11, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
May 01, 2018	OPENROAD LENDING	Promotional Inquiry
Apr 24, 2018	MARINER FINANCE	Promotional Inquiry
Apr 13, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
Mar 30, 2018	DISCOVER FINANCIAL SERVICES	Promotional Inquiry
Mar 27, 2018	ONEMAIN	Promotional Inquiry
Feb 13, 2018	HSBC BANK	Promotional Inquiry

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you.

Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit file;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score.

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information.

If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

Contact

Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

1b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB

Contact

Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

2a. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign bank

Contact

Office of the Comptroller of the Currency Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

2b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

Contact

Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

2c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

Contact

FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

2d. Federal Credit Unions

Contact

National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Contact

Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation
1200 New Jersey Avenue, SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Contact

Office of Proceedings, Surface Transportation Board Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act, 1921

Contact

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Contact

Associate Deputy Administrator for Capital Access United States Small Business Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Contact

Securities and Exchange Commission
100 F Street NE
Washington, DC 20549

8a. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Contact

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

8b. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Contact

FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

Your Rights Under State Law

State of Pennsylvania - Notice to Consumers

You may request that a security freeze be placed on your credit report by sending a request in writing by certified mail to a consumer reporting agency. The security freeze on your credit report will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. The security freeze is designed to prevent a credit reporting agency from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific party or period of time while the security freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the third party who is to receive your credit report or the time period for which your credit report must be available.

A credit reporting agency must remove the security freeze from your credit file or authorize the temporary release of your credit report not later than 3 business days after receiving the above information.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account.

To place a security freeze on your Equifax credit report, your request must be mailed via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report that you have filed with a law enforcement agency about unlawful use of your personal information by another person, no fee will be charged. If you are sixty-five years of age or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.